



# HERITAGE

## National Caregiver's Month

Family caregivers are some of our nation's most dedicated heroes – devoted men and women who tirelessly attend to loved ones with an illness, disability or limitations of aging. Each November, America celebrates National Family Caregivers Month to recognize and honor family caregivers across our country.

The Centers for Disease Control and Prevention estimates that 34 million unpaid caregivers nationwide care for someone age 18 or older who is dealing with sickness or disability. These millions represent roughly 21 percent of all U.S. households.

Fortunately, a plethora of national and local organizations and online resources are available to family caregivers, including the Family Caregiver Alliance, [caregiver.org](http://caregiver.org); National Alliance for Caregiving, [caregiving.org](http://caregiving.org); and Medicare.gov. For local support, caregivers can contact county and state government agencies including the Health and Human Services Department, Social Services Department and Public Health Department. The social services department of local hospitals and medical clinics or adult daycare centers and faith-based agencies also offers services and programs for family caregivers and care recipients.

## Medicare Open Enrollment is NOW!

### Inside

- 2 Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu
- 14 Puzzles and more

### You need to check your plan!

Here is Beth's story. Beth was in Okeydokey Drug plan in 2015 and decided to see a SHINE counselor in her town to compare Okeydokey to other plans for 2016.

She was surprised to find that two of her medications won't be covered on her drug plan next year and it would cost her \$550 a month to pay for them! The SHINE counselor helped her find a new plan -- and she saved over \$6000! Success!

To find a SHINE counselor, go to your Council on Aging or call 1-800-243-4636. You can also look on the Plan Finder yourself at [www.medicare.gov](http://www.medicare.gov) or call Medicare 24/7 at 1-800-633-4227.

## Time to Get Your Flu Vaccine!

Influenza, sometimes simply called "flu," is a serious illness. Every flu season is different, and influenza infection can affect people differently. Even healthy people can get very sick from the flu and spread it to others. Therefore, the single best way to protect against the flu is to get vaccinated each year.



## Pneumococcal Vaccination

PPSV (pneumococcal polysaccharide vaccine) is recommended for all adults who are 65 years or older and for people 2 through 64 years old who are at high risk for pneumococcal disease.

Since routine vaccine introduction in the United States, rates of invasive pneumococcal disease caused by the seven serotypes included in the vaccine have declined by 99%.

**CITY MANAGER**

Kevin J. Murphy

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**City Council****Mayor**

Rodney M. Elliott

**Vice Mayor**

John J. Leahy

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Corey A. Belanger

Edward J. Kennedy Jr.

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho  
978-674-1170 ~ mramalho@lowellma.gov

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**Receptionist:** Tara Donnelly  
978-674-1171 ~ tdonnelly@lowellma.gov

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**Civic Events:** Linda Hin  
978-674-1169 ~ Lhin@lowellma.gov**Volunteer:** Sandra Breen  
978-674-1176 ~ sbreen@lowellma.gov  
978-674-1169 ~ Carol Lannan

~~~~~

**Outreach Caseworker:** Amy Medina Leal  
978-674-1167 ~ aleal@lowellma.gov

~~~~~

**Volunteer Coordinator:** Eileen Golden  
978-674-1173 ~ egolden@lowellma.com  
Monday, Tues. & Thurs. 8 am to 1 pm

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**Outreach Volunteers:**

John R. Lawlor ~ 978-674-1174 ~ Jlawlor@lowellma.gov

Monday-Friday ~ Appt. Hrs. 10 am - 3:40 pm

Carol Violette ~ 978-674-1168 ~ cviolette@lowellma.gov

**Tuesday—Friday 10 am—2 pm ~ PICTURE IDs**

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**Kitchen Staff—978-970-4132**

Virginia Valdez &amp; Karl Correa ~ weekdays

Chuck Kuenzler ~ weekends

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**S H I N E (Serving Health Insurance Needs for Elders)**

Joan Gong ~ 978-674-1172

First come, First served, Mondays — 8:30 to 10:30 am

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**Legal Services Assistance & Referrals**

For an appointment call: 978-458-1465

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**Pollard Library 978-674-8634****COA Library Annex 978-970-4186**

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**Lowell Senior Center Hours of Operation:**Monday—Friday: Open **6:30** am to **4:00** pm

Lunch served at 11:30 am

Saturday—Sunday: Open **7:00** am until **12** noon

Breakfast and Lunch ONLY

**COUNCIL ON AGING****BOARD OF DIRECTORS**

Joan Bedford

Joyce Dastou

Andrew Hostetler

Eric Lamarche

John R. Lawlor

Sidney Liang

Vincenzo Milinazzo

Suellen O'Neill

William Sheehan, Chair

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**Next meeting: Tuesday,  
November 9th at 9:00am****FRIENDS of the  
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Rita M. Mercier

**VICE PRESIDENT**

Dr. Joseph M. Downes Jr.

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**SECRETARY**

Claire Brodeur

**DIRECTORS**

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

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Office hours vary

Call 978-674-1172

**Next meeting  
November 27th @ 9:30 am**

# LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101! All Trips must be paid in full one month prior to travel date. LCOA policy: NO REFUNDS if you do not purchase insurance. **The office is now open from 9 a.m. to 4 p.m.** Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (no charge) unless noted otherwise.

## DAY TRIPS

**November 12, Thursday ... Barbara & Frank @ The Venus De Milo.** A sensational tribute to Sinatra and Streisand. Who knew two of the most powerful voices of the century would have ever shared the stage... Until now! Meal choice: Stuffed Breast of Chicken or Baked Scrod. Cost \$70. Roger's Bus Departs @ 9:15 am.

**November 17, Tuesday ... Foxwoods Resort and Casino** Departure Time: 7:30 am from Ayotte Garage. Cost \$35 pp. Trip includes 1 FREE buffet and \$10.00 for slot play.

**December 1, Tuesday ... A Christmas Carol @ Demetri's.** This new adaptation of Dickens' ever popular classic fills the stage with veteran Broadway actors, lush costumes, stunning sets, music, dance, and a timeless message. With beloved traditional carols of the season included, A Christmas Carol is an enchanting way to begin the holiday festivities. Cost \$70. Departs @ 9:15 am.

**December 3, Thursday ... Foxwoods Resort and Casino (TICKET OPTIONS BELOW)** Departure Time: 7:30 am from Ayotte Garage. Cost \$35 pp. Trip includes 1 FREE buffet and \$10.00 for slot play OR go see the Grammy award winning artist Lee Greenwood bringing his "Tennessee Christmas tour" to put you in the holiday spirit at The Fox Theater for \$99 which also includes the transportation, 1 Free buffet and \$10.00 slot play.

**December 22, Tuesday ... The Radio City Christmas Spectacular.** Tye's Top Tour; join us as we enjoy the excitement at the "Big Apple." There will be a museum stop next to Times Square, lunch and shopping. Pick up @Ayotte Garage at 6am returning 11:30pm Price: 169

## OVERNIGHT TRIPS

**December 6<sup>th</sup> \* 7<sup>th</sup> (2 days and 1 night) New York City** embodies the Christmas season with Rockefeller Plaza. This very special trip incorporates all that is great and wonderful about New York and this festive time of year. Includes lodging at the Sheraton, tour of the Union Church of Pocantico Hills, Tour of Lyndhurst, Christmas Show at Westchester Broadway Dinner Theater and last but not least the Radio City Musical Hall Christmas Spectacular Show. Cost \$399 for Double PP, 499 for Single PP and \$379 PP For Triple. Departure at 6am from the Ayotte Garage.

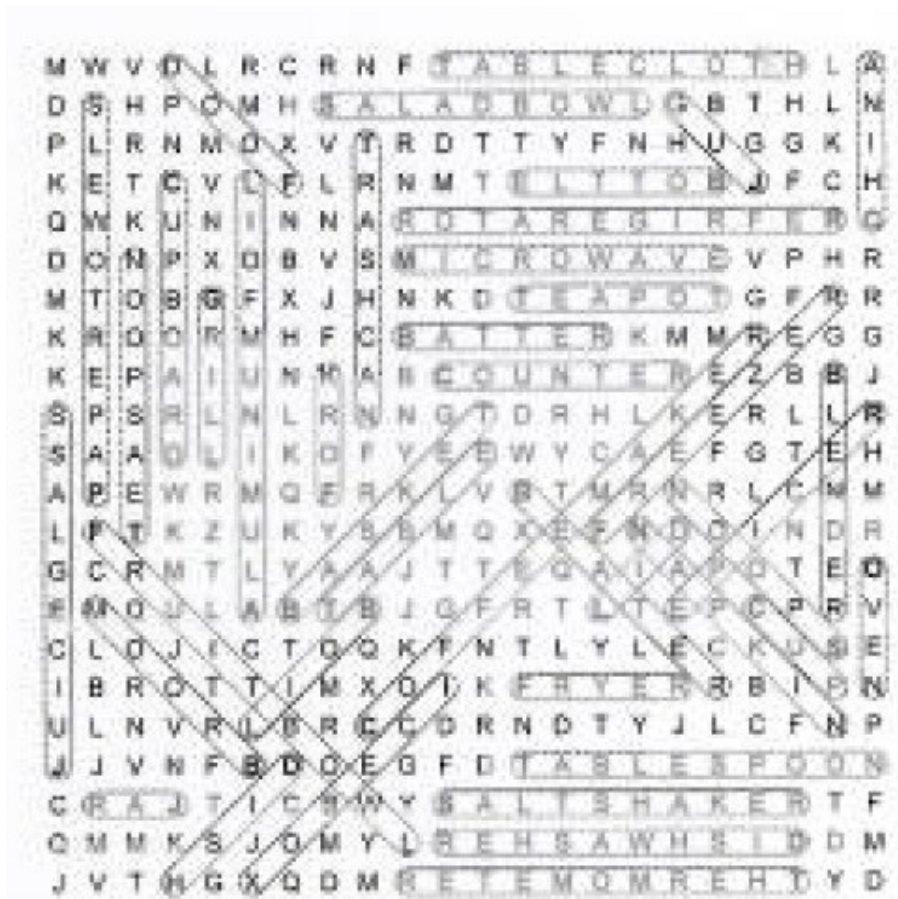
**December 9-11, Wednesday—Friday ... The Christmas Show at the White Mountain Hotel.** The 3-day getaway to North Conway, NH includes: Yuletide Welcome Reception; 2 nights deluxe accommodations at the White Mountains Hotel & Resort; 5 meals (2 breakfasts, 1 luncheon, & 2 dinners); a guided sight-seeing tour of the Mt. Washington Valley; 3 different Christmas Shows; shopping in the tax-free outlets & specialty shops; special cocktail prices; round trip baggage handling; all room & meal taxes & gratuities; deluxe, lavatory-equipped, climate-controlled motor coach transportation; & a Christmas Gift. Cost: \$379 per person double, \$359 triple, & \$499 single.



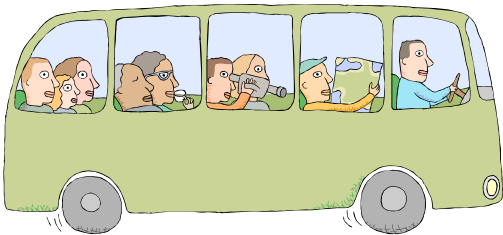
## YARN DONATION

The Ladies of the Knitting & Crochet Group are in need of soft, quality yarn to continue making hats for the needy school children and the newborn babies & Cancer patients at LGH.

THANK YOU



## Puzzle page 14



### November tickets on sale October 30th

Monday ... 2nd ... Wrentham Outlets  
 Friday ... 6th...Quincy Market  
 Monday ... 9th ... Christmas Tree & Weathervane  
 Tuesday ... 17th ... Hungry Traveler & Tom's Discount  
 Monday ... 23rd...Grand Buffet & Christmas Tree  
 Monday ... 30th...Frugal Fannies

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

### Roger's \$5.00 Trips

*Ages 60 to 101.*

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

### December tickets on sale December 1st

Monday ... 7th ... Ikea shopping & lunch  
 Thursday ... 10th ... Pheasant Lane Mall  
 Monday ... 14th ... Christmas Tree Shop in Nashua  
 Thursday ... 17th ... Super Wal-mart & Joey's Diner  
 Monday ... 21st ... Dollar Tree & Job Lots in Nashua  
 Tuesday ... 29th ... Christmas Tree Shop in Salem

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.



## AARP Foundation Tax-Aide Seeks Volunteers

AARP Foundation Tax-Aide, the nation's largest free, volunteer-run tax preparation and assistance service is seeking volunteers to prepare and file 2015 tax returns for Dracut taxpayers. AARP Tax-Aide volunteers do not need to be an AARP member or a retiree to participate.

In addition to the Dracut Library and Dracut Senior Center, AARP volunteers also work at senior centers and libraries in Chelmsford, Westford, Tyngsboro, Lowell, Billerica and Tewksbury.

Tax law and software training is provided. You should be comfortable with using computers. It is also helpful, but not required, if you've been doing taxes for your family using tax software.

For more information on how you can join the AARP Foundation Tax -Aide team, call Harry or Joan at 978-256-4601.

## MEDICARE OPEN ENROLLMENT Oct. 15 - Dec. 17

If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO or PPO), you should receive a notice from your plan by the end of September outlining changes to be made for 2016. It is important to review, understand and save this information. During Medicare Open Enrollment (Oct. 15-Dec. 17), you will be able to change your plan for next year. If you need help understanding upcoming changes and your options, a trained SHINE counselor can help. Call 978-692-5523 for an appointment for free and confidential counseling on all Medicare and related health insurance programs.

## Senior Slow Meditative Yoga

The class is designed to incorporate meditation into our yoga practice. Practice can be performed with or without chairs. You do NOT have to get onto the floor to practice yoga and meditation.

As we age and become less active and often sit for extended periods of time, muscles shorten, tighten and weaken. Lack of weight-bearing activity leads to osteoporosis. Lack of movement and stretching leads to joint deterioration, loss of flexibility and balance. Those suffering from arthritis and other stiff-joint conditions can also benefit from yoga.

Through yoga's gentle physical postures, muscles are stretched and strengthened and joints are lubricated, slowing down the aging process. Additional benefits of yoga include but are not limited to improvement in flexibility, range of motion, strength, posture, balance, breathing, and is also proven to lower blood pressure.

Meditation is a journey from activity into silence. Meditation relieves stress and tension, improves health, brings happiness into our lives, gives us greater focus, better relationships, and expands creativity.

Enjoy the benefits of yoga and meditation on Wednesday mornings at 10 - 11. Price is \$5 per class.

The Holy Trinity Philoptochos welcomes all to visit our **Food and Craft Fair** on November 7th from 10:00AM - 3:00PM at the Holy Trinity Greek Orthodox Church on Lewis Street, in Lowell, MA.

Our Bakery will offer various Greek Pastries. Enjoy a Greek Lunch. Shop at our Flea Market at our Holiday Gift Store.

## The new Safer Choice label

Finding cleaning and other products that are safer for you, your family, and the environment should be easy — that's why we developed our new Safer Choice label. We all play a role in protecting our families' health and the environment. Products with the Safer Choice label help consumers and commercial buyers identify and select products with safer chemical ingredients, without sacrificing quality or performance.

More than 2,000 products currently qualify to carry the Safer Choice label. Safer Choice products are available for your home at retail stores and for use in businesses like schools, hotels, offices, and sports venues.

For the past 15 years EPA's label for safer chemical products has been known as the Design for the Environment, or the "DfE," label. We spent more than a year collecting ideas and discussing new label options with stakeholders, such as product manufacturers and environmental and health advocates. Then we took our ideas to consumers and asked what worked best for them. The result is the new Safer Choice label.



## Doctor's, Nurse's & MORE

Blood Pressure & weight check:

**Circle Home, Inc. (LVNA)**

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

**Albert Gauthier RN**

Wednesdays ... 9:30—11:30 am

**Commonwealth Nursing**

1st & 4th Tuesdays ... 10:00 am—12:00 pm

**Dr. Gregory McNamara—Killer Feet**—1st Friday of every month

ONLY IF 5 or more people sign-up before the 1st Friday of that month.

1st come 1st served. 8-10 am

**Dr. George Potamitis from Pro-Rehab**—Question and Answer

sessions every Wednesday from

10:00—11:00 am

**Affordable Hearing with**

**Christopher Streeter**—Hearing

Testing, Hearing Instrument Testing.

4th Wednesday of each Month from 9—11 am in Board Room. Please call 978-674-1172 for appointment.

**Diabetic Shoes with Steven Carrucci**

2nd Tuesday of each month, please call 1-978-758-5378.

## **NO SSA Cost of Living Increase for 2016**

With consumer prices down over the past year, monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 65 million Americans will not automatically increase in 2016.

The Social Security Act provides for an automatic increase in Social Security and SSI benefits if there is an increase in inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The period of consideration includes the third quarter of the last year a cost-of-living adjustment (COLA) was made to the third quarter of the current year. As determined by the Bureau of Labor Statistics, there was no increase in the CPI-W from the third quarter of 2014 to the third quarter of 2015. Therefore, under existing law, there can be no COLA in 2016.

Other adjustments that would normally take effect based on changes in the national average wage index also will not take effect in January 2016. Since there is no COLA, the statute also prohibits a change in the maximum amount of earnings subject to the Social Security tax, as well as the retirement earnings test exempt amounts. These amounts will remain unchanged in 2016. The attached fact sheet provides more information on 2016 Social Security and SSI changes.

The Department of Health and Human Services has not yet announced Medicare premium changes for 2016. Should there be an increase in the Medicare Part B premium, the law contains a “hold harmless” provision that protects approximately 70 percent of Social Security beneficiaries from paying a higher Part B premium, in order to avoid reducing their net Social Security benefit. Those not protected include higher income beneficiaries subject to an income-adjusted Part B premium and beneficiaries newly entitled to Part B in 2016. In addition, beneficiaries who have their Medicare Part B premiums paid by state medical assistance programs will see no change in their Social Security benefit. The state will be required to pay any Medicare Part B premium increase.

## Getting Fit & Staying Fit

with Marian Silk

Mondays and Thursdays:  
9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

*(I like to end 5 minutes early so we are out the door in one hour!)*



## YOGA

with Diana Kyricos

Wednesdays 10-11 am  
\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

[www.atmamoves.com](http://www.atmamoves.com)

[Diana@atmamoves.com](mailto:Diana@atmamoves.com)



**Mah-Jong**

Mondays

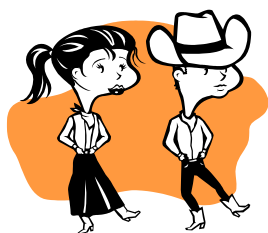
12:00—3:00 pm



A speaker at the  
Lowell Senior Center  
monthly Veteran's Breakfast.

**Country Line Dancing**

with Marcella Groulx



Tuesdays  
10:00 am—  
12:00 pm

\$5.00

The new freezer for the kitchen  
that was paid for by the Friends  
of the Lowell Council on Aging.

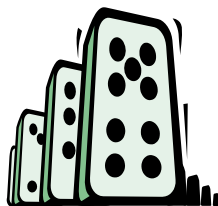
**Dominoes**

If you are  
interested, please  
see Charlotte

Landry

Tuesdays

9:00—11:00 am



Pierre is helping a senior client  
with her tablet at the Friday  
Personal Computer & Tablet  
Assistance  
as ...

**Hawaiian Hula Dance Lessons**

with Kim Stevens



Mondays  
10:00 am

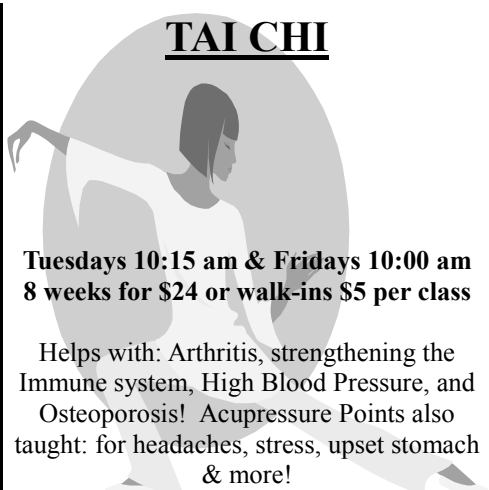
Good for joints  
And FUN!

Don helps another senior client  
with his laptop that Friday  
from 9:30 to 11:30 am.

**Quilting  
Lessons**

Newcomers'  
welcome!

Wednesdays  
12:30—3:00 pm

**TAI CHI**

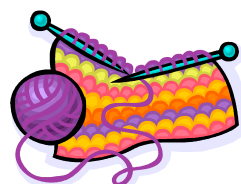
Tuesdays 10:15 am & Fridays 10:00 am  
8 weeks for \$24 or walk-ins \$5 per class

Helps with: Arthritis, strengthening the  
Immune system, High Blood Pressure, and  
Osteoporosis! Acupressure Points also  
taught: for headaches, stress, upset stomach  
& more!

**Knitting  
&  
Crochet  
Group**

Tuesdays  
12:00—3:00 pm

Newcomers'  
welcome!





## November is National Caregiver Month

### 10 Ways to Celebrate National Family Caregiver Month

Family caregivers provide a vast array of emotional, financial, nursing, social, homemaking and other services on a daily or on an intermittent basis. While some family caregivers provide 24/7 care for loved ones who require assistance for all daily living activities, others may provide care on a part-time basis.

1. Offer a few hours of respite time to a family caregiver so they can spend time with friends, or simply relax.
2. Send a card of appreciation or a bouquet of flowers to brighten a family caregiver's day.
3. Encourage local businesses to offer a free service for family caregivers through the month of November.
4. Help a family caregiver decorate their home for the holidays or offer to address envelopes for their holiday cards.
5. Offer comic relief! Purchase tickets to a local comedy club, give a family caregiver your favorite funny movie to view, or provide them with a book on tape.
6. Find 10 different photos of the caregiver's family and friends. Have a copy center create a 2015 calendar that the family caregiver can use to keep track of appointments and events.
7. Offer to prepare Thanksgiving dinner for a care giving family in your community, so they can just relax and enjoy the holiday.
8. Take a few minutes to write a letter. Encourage your faith community to ask for prayers not only for those who are ill, but also those who care for them.
9. Help a family caregiver find new educational materials and support through family caregiving web sites or by calling local social service agencies for help.
10. Help a family caregiver find new educational materials and support through family caregiving websites.

Source: National Family Caregiver Association ([www.nfcacares.org](http://www.nfcacares.org))

### Card Making Class

First come, first served basis.  
RSVP to reserve your spot.  
See Tara.

Wednesday, November 18  
9:30 am



### YOGA for VETs

with Diana Kyricos  
Wednesday's  
11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

### **B - I - N - G - O**

Every Wednesday

12:00—3:00 pm

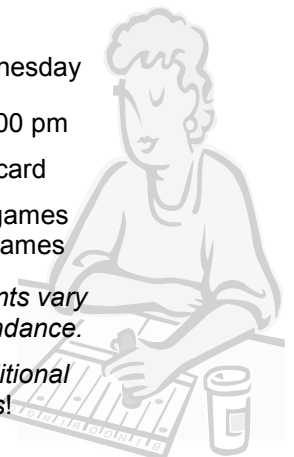
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary  
due to attendance.

PLUS additional  
prizes!





## Blood Pressure by the Numbers

119/79, 120/80, 140/90. No, these aren't the winning lotto numbers, but they are numbers you should remember. They are key in understanding your blood pressure reading and they represent very real and very important facts about your health.

Blood pressure, by definition, measures the force pushing outwards on your arterial walls. As your heart pumps blood throughout the body, it pushes the blood up against the walls of the blood vessels; this is known as 'blood pressure.' This process is crucial as it helps move blood to every part of your body. Healthy blood vessels are more elastic—able to stretch to allow more of the oxygen rich blood to move throughout the body. It's important to routinely check your blood pressure to ensure that it is not too high and causing the vessels to stretch beyond their limit.

For most people, a healthy range is usually below 120/80. The first number (120), known as systolic pressure, measures the pressure in the arteries when the heart beats. The second number (80), known as the diastolic pressure, measures the pressure in the arteries between heartbeats, when the heart is resting.

While both numbers are important, the first number (systolic number) can help predict and prevent cardiovascular disease. As the number increases, so do the health risks. And while your blood pressure changes from minute to minute, rising with each heartbeat and falling when the heart relaxes between beats, it is still important to maintain a consistent reading below 120/80.

### **So what if your blood pressure reading doesn't fall under 120/80? Relax.**

While it's true that decreasing your stress level helps lower your blood pressure, one high reading does not necessarily mean that you have high blood pressure. If your readings consistently remain above the 120/80 mark you and your doctor should discuss ways to lower and control it.

Here are some simple ways to maintain or lower your blood pressure; **Eating Healthy:** The best thing for those with high blood pressure is to limit their sodium intake and focus on eating plenty of fruits and vegetables. The DASH diet (the Dietary Approaches to Stop Hypertension) offers more healthy eating tips and recipes. **Exercise:** Try to take the stairs instead of the elevator, or work out during the commercial breaks of your favorite shows. **Maintain a Healthy Weight:** Losing just 3% of your body weight can ease the workload on your heart. **Reduce Stress:** While this is easier said than done for most, research shows how stress can negatively affect our health. Make time to relax and take care of yourself. **Limit (or Avoid) Alcohol:** Not only does alcohol increase your blood pressure, but it also leads to other health risks. If you do drink limit yourself to two drinks per day (for a man) and one drink per day (for a woman). **Avoid or Quit Tobacco:** Talk with your provider about ways to quit tobacco products.

As there are no warning signs for high blood pressure, it's crucial to have your blood pressure routinely monitored and talk to your doctor about any concerns. If you have been diagnosed with hypertension, talk to your doctor about what your goal blood pressure should be, since this can depend upon your age and other medical conditions.

## Anxiety Support Group

with Steve Coupe

Fridays

2:00—3:45 pm



## Fallon Senior Plan Open Enrollment

Monday November 9, 2015

10am-12pm

Lowell Senior Center, Card room

Monday November 30, 2015


10am-12pm

Lowell Senior Center, Card room

Representatives from the Fallon's Senior Plan will be available to answer any questions that you may have about these plans.

Whether you are a current member or someone needing coverage- stop by and learn more!



| MONDAY                                                                                                                                                                                                                                                                    | TUESDAY                                                                                                                                                                                                                                              | WEDNESDAY                                                                                                                                                                                                                                                    | THURSDAY                                                                                                                                                               | FRIDAY                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B  | 3.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in<br>10:15-11 Tai Chi<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Knitting & Crochet                 | 4.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit<br>8:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure<br>NO Yoga for Seniors \$5<br>NO Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting                             | 5.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B  | 6.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:30-3:45 Poker<br>11:45 Wii Games<br>1-3 Senior Social \$1<br>2-3:45 Anxiety Support<br>Group                             |
| 9.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B  | 10.<br>7-9 Breakfast Program 50¢<br>8-10 LVNA Blood Pressure<br>8:00 CTI meeting<br>NO Country Line Dancing<br>10-12 LPD drop-in<br>10:15-11 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Knitting & Crochet | 11.<br>CLOSED<br>                                                                                                                                                          | 12.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B | 13.<br>7-9 Breakfast Program 50¢<br>9:00 Veterans Breakfast<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1<br>2-3:45 Anxiety Support<br>Group |
| 16.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B | 17.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in<br>10-12:30 LVNA Blood<br>Pressure<br>10-12 Country Line Dancing<br>10:15-11 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Knitting & Crochet           | 18.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit<br>8:30 CTI Bone Builders A<br>9:30 Card-making Class<br>9:30-11:30 Blood Pressure<br>10-11 Yoga for Seniors<br>11:15-12 Yoga for Vets<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting | 19.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45 CTI Bone Builders B | 20.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/<br>Tablet Assistance<br>10:00 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:30-3:45 Poker<br>11:45 Wii Games<br>10-3 Dinner Dance \$7.00<br>2-3:45 Anxiety Support<br>Group                         |
| 23.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor                                                                                                                                                                                                            | 24.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in                                                                                                                                                                                                | 25.<br>7-9 Breakfast Program 50¢<br>8:30 Getting Fit                                                                                                                                                                                                         | 26.<br>CLOSED                                                                                                                                                          | 30.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/<br>Tablet Assistance                                                                                                                                                                              |

|                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                       |                                                                                                                                                                                                    |                                                                                                                                                |                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B                                                                   | 10-12 Commonwealth Nursing<br>10-12 Country Line Dancing<br>10:15-11 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Brown Bag Pick Up<br>12-3 Knitting & Crochet                                | 8:30 CTI Bone Builders A<br>9:00 Affordable Hearing<br>9:30-11:30 Blood Pressure<br>NO Yoga for Seniors<br>NO Yoga for Vets<br>11:30 Lunch (see menu) \$2<br><b>NO Bingo</b><br><b>NO Quilting</b> | <div><div>Happy</div><div></div><div>THANKSGIVING!</div></div> | Tablet Assistance<br>9:30 Friends meeting<br>10:00 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:30-3:45 Poker<br>11:45 Wii Games<br>1-3 Senior Social \$1.00<br>2-3:45 Anxiety Support Group |
| 29.<br>7-9 Breakfast Program 50¢<br>8:30-10:30 SHINE councilor<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit<br>10:00 Hula Dancing<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4 MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45 CTI Bone Builders B | 30.<br>7-9 Breakfast Program 50¢<br>10-12 LPD drop-in<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing<br>10:15-11 Tai Chi<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12-3:45 Cribbage<br>12-3 Knitting & Crochet | November                                                                                                                                                                                           |                                                                                                                                                |                                                                                                                                                                                             |

Sponsors



# Lunch Menu



**Lunch is served at 11:30 am. A donation of \$2.00. Menu subject to change.**

Lunch Tickets are available daily until 10:30 am. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEA, Merrimack Valley Nutrition, & City of Lowell.

PLEASE SWIPE YOUR CARD & SIGN UP FOR LUNCH! See Tara if you need a card.

| Sunday                                                         | Monday                                                               | Tuesday                                                                   | Wednesday                                                         | Thursday                                                  | Friday                                                             | Saturday                                                         |
|----------------------------------------------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------|
| 1. Chicken w/ rice, wax beans, wheat bread, peaches            | 2. Swedish Meatballs, pasta, green beans, wheat bread, pineapples    | 3. Cheese Ravioli, wax beans, wheat bread, fruit salad                    | 4. Salisbury Steak, mashed potatoes, peas, wheat bread, apricots  | 5. Stuffed Cabbage, corn, wheat bread, orange             | 6. Crunchy fish, rice, carrots, wheat bread, juice, pudding        | 7. Pork Pie, mixed veggies, wheat bread, pears                   |
| 8. Roast Turkey, potatoes, peas, wheat bread, fruit cup        | 9. Mac & Cheese, stewed tomatoes, broccoli, wheat bread, fresh fruit | 10. Chicken Cacciatore, peas, wheat bread, apricots                       | 11. CLOSED<br>VETERANS' DAY                                       | 12. Hot Dogs & Beans hot dog roll, coleslaw, peaches      | 13. Fish Cakes, French Fries, carrots, wheat roll, apple           | 14. Chicken ala King, rice, carrots, wheat roll, juice, pudding  |
| 15. Baked Ham, sweet potatoes, peas, wheat bread, pears        | 16. Shepard's Pie, beets, wheat bread, fresh fruit                   | 17. Pork Chops, creole sauce, potatoes, peas, wheat bread, cookies, juice | 18. Stuffed Chicken, mashed potatoes, carrots, wheat bread, pears | 19. Liver & Onions, potatoes, corn, wheat bread, apricots | 20.<br><br>DINNER DANCE                                            | 21. Stuffed Peppers, corn, wheat roll, peaches                   |
| 22. Roast Pork, potatoes, mixed veggies, wheat roll, pineapple | 23. Chicken, broccoli and ziti, garlic sticks, fruit cup             | 24. Veal Patties, potatoes, spinach, wheat bread, apricots                | 25. BBQ Beef Ribs, potatoes, wax beans, wheat roll, pears         | 26. CLOSED<br><br>THANKSGIVING                            | 27. Fish sticks, mashed potatoes, green beans, wheat bread, orange | 28. Hamburg Patties, potatoes, peas, wheat bread, juice, pudding |
| 29. Stuffed Shells, green beans, wheat bread, fruit salad      | 30. Vegetable Lasagna, Green beans, garlic bread, mandarin oranges   |                                                                           |                                                                   |                                                           |                                                                    |                                                                  |

## Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except Saturday and Sundays which is at 12:15 pm.

## Grocery Trips to Market Basket

Tuesdays and Fridays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Monday through Friday from 9:00 am to 3:00 pm to schedule your ride. Seniors are eligible if you do not have a vehicle and are 60 or older.



## When the Winter Blues Make You SAD

Every fall, we New Englanders must adjust to seasonal changes. As we move into autumn, the sun sets earlier every day and we turn the clocks back an hour for Daylight Savings Time. This loss of light and the oncoming cold can have a negative effect on our mood. Those who love winter sports celebrate, but many of us feel less energetic and begin to dread the upcoming winter. Some of us believe that bears have the right idea and would like to skip winter altogether, entering our dens to hibernate in October and reappearing sometime in April.

How Common is Fall or Winter Depression? During the darker days of winter, 10 to 20% of Americans suffer from mild depression or fatigue. For many, this condition, known as the “winter blues,” is a normal response to less sunlight. But approximately 5% of Americans experience a stronger reaction, a clinical form of depression called seasonal affective disorder (SAD). In the United States, SAD is much more common in the Northeast. About 10% of people in New Hampshire feel its effects whereas only 1% of the population in Florida is affected by SAD. By spring and summer, when we see more daylight and the temperatures start to warm, most people recover completely from winter SAD. According to the Mayo Clinic, “SAD is diagnosed more often in women than in men, but men typically

experience more severe symptoms. Younger people have a higher risk of SAD, and those affected are more likely to have blood relatives with SAD or another form of depression.”



According to the National Institute of Mental Health, the symptoms of SAD vary but can include: Irritability, restlessness; Loss of interest or pleasure in activities you used to enjoy; Fatigue and decreased energy; Difficulty concentrating, remembering details and making decisions; Difficulty sleeping or oversleeping; Changes in weight; Sad and anxious feelings. Sometimes these feelings may lead to acute depression. Individuals with depression may

experience: Hopelessness and/or pessimism Guilt, worthlessness or helplessness; Thoughts of death or suicide; If you experience any of the symptoms mentioned above and are having difficulty functioning at school or work, or if your symptoms are interfering with your ability to interact with your family or others, you should talk to your doctor who can help with a diagnosis and treatment plan.

How Can You Beat the Winter Blues? In general, it is a good idea to exercise regularly, eat a healthy diet and find ways to manage your stress. Nutritionists recommend eating more foods with B vitamins, such as fruits, leafy green vegetables, whole grain breads, fish and chicken, to fight off depression. Even though it may be cold or dark outside, it's important to stay active socially, so make an effort to meet friends for dinner or attend a class or group activity. Another option to help you cope with living with less light is light therapy. Light therapy involves sitting in front of a light box every morning for about thirty minutes. The box's light mimics natural outdoor light and is much brighter than ordinary indoor lighting. Growing evidence suggests that cognitive behavioral therapy (CBT), or talk therapy, can help patients who have SAD.

### Tufts Medicare Preferred Information Table

Check back for the next event!

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

The HMO plan is a Five STAR PLAN with Medicare (one of only 12 in the Country). Open enrollment will be throughout the year.

### Personal Computer/ Tablet Assistance

with Pierre & Don

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



### CTI Bone Builders Class

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

OPENINGS AVAILABLE!

See Calendar for dates & times

Call 978-674-1172 to register

\*Doctor's approval REQUIRED\*

# PUZZLES & MORE...

## Some Fun Facts About Thanksgiving

The first Thanksgiving was in Plymouth, MA, in 1621 and lasted for three days.

On the menu: lobster, chestnuts, onions, leeks, dried fruit, cabbage, carrots, chicken, rabbit, honey and maple syrup.

Benjamin Franklin wanted the turkey to be the national bird of the United States.

Sarah Josepha Hale, an American magazine editor, persuaded Abraham Lincoln to declare Thanksgiving a national holiday. She is also the author of the popular nursery rhyme "Mary Had a Little Lamb"

Abraham Lincoln issued a 'Thanksgiving Proclamation' on October 3, 1863 and officially set aside the last Thursday of November as the national day for Thanksgiving.

The annual Macy's Thanksgiving Day Parade tradition began in the 1920's.

Although Thanksgiving is widely considered an American holiday, it is also celebrated on the second Monday in October in Canada.

Happy Thanksgiving to all!

## Kitchen

Find the words in this grid. Words can go horizontal, vertical and diagonal.

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M W V D L R C R N F T A B L E C L O T H L A
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ALUMINUM FOIL

BASKET

BATTER

BEATER

BLENDER

BOIL

BOTTLE

BROOM

CHINA

COFFEE MAKER

COUNTER

CUP

CUPBOARD

DISH

DISHWASHER

FOOD

FORK

FREEZER

FRUIT BOWL

FRYER

GRILL

ICE BOX

JAR

JUG

JUICE GLASS

LID

MICROWAVE

NAPKIN

OVEN

PAPER TOWELS

RECIPE

REFRIGERATOR

SALAD BOWL

SALT SHAKER

SPOON

TABLE

TABLECLOTH

TABLESPOON

TEAPOT

TEASPOON

THERMOMETER

TRASH CAN



## Understanding Medicare and Your Options

Medicare is a federal government program that provides coverage for medical and health-related services. At 65, most Americans are eligible for full Medicare benefits. Sounds like it should be simple, right? Well, the choices you have and what is covered by Original Medicare can be very confusing. And then there are prescription drug plans, Supplement plans and Medicare Advantage plans. There is much to consider regarding your medical coverage when it comes time to retire, and it's wise to do your research well in advance of turning 65. We have gathered some basic information about Medicare to help get you started. Medicare is organized into four parts: A, B, C and D.

Part A (hospital insurance) is premium-free for eligible individuals and helps cover the cost for inpatient hospital stays, stays at skilled nursing facilities, home health care services, hospice and psychiatric inpatient care.

Part B (medical insurance) is optional coverage you can purchase and requires a yearly premium (based on your income), a deductible and copayments. Part B of Medicare helps pay for doctors' visits, lab tests, imaging and medically-necessary supplies (e.g. a wheelchair) to treat a disease or condition. See more information on What Part B Covers. Note: if you don't sign up for Part B when you are first eligible, you may have to pay a late enrollment penalty.

Medicare Part A and B is known as Original Medicare. Part C is Medicare Advantage and is optional coverage you can purchase to replace Original Medicare Parts A & B. With Medicare Advantage, you receive Medicare-covered medical benefits plus extra benefits such as eyeglasses, hearing exams or a fitness program. Most Medicare Advantage plans have a monthly premium and each plan has different premiums and out-of-pocket costs for services. There are many different types of Medicare Advantage plans including Health Maintenance Organization (HMO) plans, Preferred Provider Organization (PPO) plans, Private Fee-for-Service (PFFS) plans, Special Needs Plans (SNPs), HMO Point-of-Service (HMOPOS) plans and Medical Savings Account (MSA) plans.

Part D is Medicare Prescription Drug Coverage. Part D is offered through private insurance plans and requires a monthly premium which varies by plan. There are many choices when it comes to choosing Part D, and each Medicare Prescription Drug Plan has its own list of covered drugs (called a formulary). Many Medicare drug plans place drugs into different "tiers" on

their formularies, and different Part D plans may place the same drug in a different tier. If you are choosing a prescription drug coverage plan, it is important to make sure any medications you are currently taking are covered by that plan. Most Medicare Prescription Drug Plans have something called a coverage gap or a "donut hole". Read more about the coverage gap and what out-of-pocket expenses you could incur with a Part D plan.

As you consider the Medicare benefits and services that make the most sense for you, you will also want to find out what Medicare Supplement and/or Advantage plans your physicians participate in.



A remembrance plaque honoring departed pool sharks hangs in the Council on Aging pool room in honor all the past players who have stacked their stick for the last time. All the players have a nickname; there was "Eagle Eye Al", "Scooter King", "Stormin Normand" and "Gentleman Dick" also known as Richard J. Berard. Shown at left is his brother Roland Barard and instructor and "Master Wizard of the que" Mr. Henry J. Cluff.

### September Calendar Winners

|      |          |                    |
|------|----------|--------------------|
| 9/1  | \$50.00  | Lyndel Breault     |
| 9/2  | \$75.00  | Dan Keefe          |
| 9/3  | \$50.00  | Brian Ziemba       |
| 9/4  | \$100.00 | Elaine Lozourase   |
| 9/5  | \$50.00  | Joan Parent        |
| 9/6  | \$50.00  | Marion Psornos     |
| 9/7  | \$50.00  | Traci Strykowski   |
| 9/8  | \$50.00  | Barbara Loder      |
| 9/9  | \$75.00  | Pat Ducharme       |
| 9/10 | \$50.00  | Nancy Voutirista   |
| 9/11 | \$100.00 | Theresa Larochelle |
| 9/12 | \$50.00  | Loretta Hood       |
| 9/13 | \$50.00  | Hector Durand      |
| 9/14 | \$50.00  | Irene Defreitas    |
| 9/15 | \$50.00  | Lillian Goodman    |
| 9/16 | \$75.00  | Marion Blanchette  |
| 9/17 | \$50.00  | Thomas Chandler    |
| 9/18 | \$100.00 | Bob Cook           |
| 9/19 | \$50.00  | Marion Posnios     |
| 9/20 | \$50.00  | Lucile Gamache     |
| 9/21 | \$50.00  | Fay Napert         |
| 9/22 | \$50.00  | Jerry Letendre     |
| 9/23 | \$75.00  | Laura Downs        |
| 9/24 | \$50.00  | Joseph Moreau      |
| 9/25 | \$100.00 | Judy Helm          |
| 9/27 | \$50.00  | Agnes Grenier      |
| 9/28 | \$50.00  | Carol Desmarais    |
| 9/29 | \$50.00  | William Kelly      |
| 9/30 | \$75.00  | Gloria Morresette  |



### Fall Cleaning for Seniors!

Fall marks a transition from hot to cold, and with that comes the need to clean. Take a look at this checklist for tips to help seniors safely clean their homes for fall!

**Windows** – Make sure you really clean your windows, including the screens and the base where dust and pollen tend to collect. Cleaning windows is important to ensure clean air in your aging loved one's home.

**Kitchen** – Wipe down all countertops and appliances with disinfectants to remove food and hand germs. It's also a good idea to go through the refrigerator and pantry to remove all expired foods that may cause illness.

**Bathrooms** – This is the room that needs a lot of attention when it comes to cleaning. Make sure the tub and toilet are free of hard water stains and – most importantly – mold. De-clutter the medicine cabinets as well by properly disposing of old medications. Learn more about the proper disposal of medication here.

If your aging loved one has a difficult time cleaning, or a difficult time accepting help for cleaning, break up the above list and take care of one thing at a time.

### FINANCIAL & COMMUNITY RESOURCES FAIR

**9am to 1pm, Saturday, November 7**

**St. Louis Center 218-221 West 6<sup>th</sup> St**

**Lowell, MA 01850**

Local community assistance organizations will be present to provide free resources, referrals and information.

**Come to this free event to learn about:**

|                     |                               |
|---------------------|-------------------------------|
| Counseling Services | Foreclosure Prevention        |
| Financial Education | Banking Products and Services |
| Senior Program      | Housing program               |
| Health Services     | Resources/Referral Programs   |

**We help people just like you every day!**



Centralville Friends for Improvement,  
Revitalization, and Enforcement  
(C-FIRE)



NeighborWorks  
CHARTERED MEMBER

Refreshments, Raffle Entry and Complimentary Gift with registration.  
For more information, call Ken Berard at (978) 970 0600, Ext 1



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THE FRIENDS OF LOWELL COUNCIL ON AGING INC & OUR GENEROUS ADVERTISERS.

# SENIOR RESOURCE FAIR



*Please Join Us!*

*Educating and Connecting through Community Resources*

**WHEN: Tuesday November 24<sup>th</sup>, 2015**

**TIME: 9:00am to 12:00 noon**

**WHERE: 276 Broadway Street**

**Lowell Senior Center**

*Raffles, give-a-ways, refreshments and more!*